

2/3/2010

Eastern District of Virginia
Martin V. B. Bostetter, Jr. Courthouse
200 S. Washington Street
Alexandria, VA 22314-5405

RE: Case No. 09-73245
Debtor: Kenneth Cofield
Loan Number: *****8111

Dear Bankruptcy Court,

Enclosed is a "Payment Change Notice" being submitted on behalf of LENDER for entry on the court docket in the above referenced case. This notice is being submitted for informational purposes only; it is not intended to be a motion, nor is it requesting any form of relief from the Court.

Payment consists of:

Principal & Interest: \$1,202.62
Escrow: \$95.42
Total Payment Amount: \$1,298.04
Effective: 2/1/2010

Attached please find:

- 1 copy of the Payment Change Notice

Thank you in advance for your cooperation.

Sincerely,

Creditor:

Saxon Mortgage Services, Inc.
4708 Mercantile Drive
Fort Worth, TX 76137
Loan Number: *****8111

Debtor Attorney:

Steve C Taylor
133 Mt Pleasant Rd

Chesapeake, VA 23322

Trustee:

R Clinton Stackhouse Jr
870 Greenbrier Circle
Suite 200
Chesapeake, VA 23320

FILED
200 FEB 12 P 2:26
CLERK
U.S. BANKRUPTCY COURT

SAXONP.O. Box 161489
Ft. Worth, TX 76161-1489

Customer Call Center 1-800-594-8422

47471-005106-002
KENNETH COFIELD
CHARLENE COFIELD
1314 CARRINGTON CRES S
PORTSMOUTH VA 23701-3602ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENTLOAN NUMBER: 8111
DATE: DECEMBER 21, 2009
NEW PAYMENT INFORMATIONPRIN & INTEREST 1,202.62
ESCROW PAYMENT 95.42
TOTAL PAYMENT 1,298.04

NEW PAYMENT EFFECTIVE: 02/01/10

COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow amount will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point, there is a surplus. If the surplus is \$50.00 or greater, it will be automatically refunded to you, provided that your loan is current. If the surplus is less than \$50.00, we have lowered your payment accordingly. If the projected low point is less than the allowable low point, there is a shortage and surcharge which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		CUR BAL PROJECTION	REQ BAL PROJECTION
FIRE INSURANCE	1,145.09	MONTH	DESCRIPTION				
		02/10		STARTING BALANCE		959.89	858.83
		03/10				1,055.31	954.25
		04/10				1,150.73	1,049.67
		05/10				1,246.15	1,145.09
		06/10				1,341.57	1,240.51
		07/10	FIRE INSURANCE	1,145.09-		291.90	190.84
TOTAL DISBURSEMENTS	1,145.09	08/10				387.32	286.26
DIVIDED BY 12 MONTHS		09/10				482.74	381.68
MONTHLY ESCROW DEPOSIT	95.42	10/10				578.16	477.10
		11/10				673.58	572.52
		12/10				769.00	667.94
		01/11				864.42	763.36
						959.84	858.78
LOW BALANCE SUMMARY		TOTAL	1,145.04		1,145.09-		
PROJECTED LOW POINT	2,567.47						
ALLOWABLE LOW BAL	190.84						
SHORTAGE	0.00						
ESCROW ADJUSTMENT FOR 12 MONTHS	0.00						
SURPLUS	101.06						

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

IMPORTANT MESSAGES

Saxon now offers the "Check by Phone" service via the Internet at www.saxononline.com.
Your pin # is the last four digits of your Social Security #.

We invite you to join "Payment Express"! It's easy, convenient, and efficient. Payment Express deducts your monthly mortgage payment automatically from your checking or savings account each month.
Please call our Customer Call Center to request an application for this service.

ESCROW SURPLUS NOTIFICATION

You have an escrow surplus. We must refund any surplus of \$50.00 or more, but may withhold a surplus of less than \$50.00, and lower your payment accordingly.

SAXON MORTGAGE SERVICES, INC. REFUNDS SURPLUSES GREATER THAN \$50.00 PROVIDED THAT YOUR ACCOUNT IS CURRENT. SURPLUSES LESS THAN 50.00 ARE PRORATED.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

LOAN NUMBER: 8111

DATE: DECEMBER 21, 2009

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred.

An asterisk (*) indicates a difference in either the amount or date. When applicable, the letter E beside an amount indicates that a payment or a disbursement has not yet occurred but is estimated to occur as shown.

Your analysis date may or may not have been revised based on one or more of the following factors:

PAYMENTS:

- Monthly payments received were lesser OR greater than expected
- Monthly payments received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency shortage not paid or fully

TAXES:

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax statement not sent
- Tax refund received
- New tax escrow required paid

INSURANCE:

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Other major policy received
- New deductible or coinsurance requirement added
- Tax not paid or applied to premium paid

MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		BALANCE	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					STARTING BALANCE	381.73	2,971.66-
09/09	95.42	.00	.00	.00		477.15	2,971.66-
10/09	95.42	.00	.00	.00		572.57	2,971.66-
11/09	95.42	.00	.00	.00		667.99	2,971.66-
12/09	95.42	.00	.00	.00 E		763.41	2,971.66-
01/10	95.42	.00	.00	.00 F		858.83	2,971.66-
02/10	95.42	.00	.00	.00 E		954.25	2,971.66-
03/10	95.42	.00	.00	.00 E		1,049.67	2,971.66-
04/10	95.42	.00	.00	.00 E		1,145.09	2,971.66-
05/10	95.42	.00	.00	.00 E		1,240.51	2,971.66-
06/10	95.42	.00	1,145.09-	.00 E		190.84	2,971.66-
07/10	95.42	.00	.00	.00 E		286.26	2,971.66-
08/10	95.42	.00	.00	.00 F		381.68	2,971.66-
TOTAL	1,145.04	.00	1,145.09-	.00			